

Affordable Housing

Mashpee's residents have the lowest per-capita income on Cape Cod. High seasonal unemployment has been accompanied by a large loss of jobs due to the closing of Augat, Inc., our largest employer. At the same time, housing costs are driven beyond the reach of many local incomes due to price pressures exerted by summer residents and retirees from higher income areas. A housing needs study done for the Town by Herr & James Associates indicated that 44% of Mashpee's residents currently pay an excessive proportion of their income for housing. Some live in conditions which most of us would consider unacceptable. Others are severely restricted in their housing options due to physical disabilities.

Recent and proposed cuts in federal housing and income assistance, as well as other changes at the federal level, have shifted the focus of efforts to provide decent and affordable housing onto the states, lending institutions, private organizations and municipalities. In addition, federal regulations such as the Americans with Disabilities Act (ADA) have increased the cost of some housing development.

In an effort to address our residents' housing needs, an Affordable Housing plan has been developed as a basic element of Mashpee's Comprehensive Plan. The following summary includes specific housing goals and objectives developed by town residents and an action plan containing recommendations for meeting these goals and objectives. The full-length Affordable Housing plan also includes an inventory of existing housing, an assessment of current and future affordable housing needs, an analysis of regulatory constraints and incentives, and a review of potential affordable housing sites.

The Affordable Housing Plan's recommendations will involve a great deal of work and commitment by Town officials and others and may be difficult to accomplish. However, Mashpee's residents have the will and compassion to do our fair share.

Goals & Objectives

GOAL #1. TO MEET THE NEEDS OF PRESENT AND FUTURE MASHPEE RESIDENTS FOR FAIR, DECENT, SAFE AFFORDABLE HOUSING IN A MANNER THAT IS CONSISTENT WITH PROTECTION OF MASHPEE'S ENVIRONMENT.

GOAL #2. TO ENSURE EQUAL OPPORTUNITY IN HOUSING.

Objectives

- A. To raise the town's affordable housing stock to 10 percent of all year-round units by the year 2015.
- B. To provide for a range of housing types at a range of densities in areas appropriate for residential use in the town, including designated growth / activity centers and along major transportation corridors.
- C. To facilitate private construction of affordable housing through such mechanisms as development incentives.
- D. To ensure that affordable housing units are interspersed among, and are compatible in design, appearance, construction and quality of materials with market rate units in the area.
- E. To ensure that affordable housing units will remain affordable year round.
- F. To help ensure the provision of emergency housing for town residents.
- G. To increase community awareness about housing problems and issues in Mashpee.
- H. To identify local housing needs on an ongoing basis.

Housing Supply

Housing Inventory

As the fastest growing town in Massachusetts, Mashpee saw a tremendous increase in its housing stock between 1980 and 1990. The trend from seasonal toward year-round homes has had an impact on the town's population growth, on school population and resulting costs, and on the amount of tax base available per year-round resident to cover increasing municipal costs. The Planning Department has projected that by 2010, the town will have 2,516 to 3,269 more residences than in 1994, while population will have increased to 12,238 - 13,546, decreasing the ratio of housing units to year-round residents. The town has moved to limit residential development, primarily out of concern for environmental issues and loss of "rural" character, but also from concern for increasing school population and resulting tax burdens.

Mashpee housing consists primarily of two- and three-bedroom units, with almost all three-bedroom units being single-family homes. There are virtually no apartment-type buildings in the town, except for 110 subsidized rental units at TCB Mashpee Village and 24 units of senior housing owned by the Mashpee Housing Authority, along with one large motel property (58 units) used primarily as apartments.

<u>Number of Bedrooms per Residence</u>				
	<u>Mashpee</u>	<u>Percent</u>	<u>County</u>	<u>Percent</u>
None	6	0.0	1,753	1.3
1 Bedroom	364	5.2	10,423	7.7
2 Bedrooms	2,836	40.5	43,296	32.0
3 Bedrooms	2,988	42.7	55,410	41.0
4 Bedrooms	702	10.0	18,898	14.0
5 or more	106	1.5	5,412	4.0
	-----		-----	
Total	7,002		135,192	
Source: U.S. Census				

Mobile Homes

Mashpee has two mobile home parks, Lakeside Trailer Park, on Route 151 and Old Barnstable Road, and Otis Trailer Village, on Back Road on the north side of Johns Pond, and twelve mobile homes located on individual lots scattered throughout the town, for a 1990 total of 200. The 1990 census also reported that 35 of the householders of mobile homes were aged 65 or greater. Median value of mobile homes was reported to be \$35,600, with mean value at \$38,100. Recent changes in the state's Title 5 sanitary regulations appear to require that mobile home parks install wastewater treatment plants to replace existing individual unit septic systems and cesspools. The cost ramifications of such a requirement are significant and may seriously impact the costs associated with mobile home parks.

Rental vs. Ownership

72.2% of occupied Mashpee residences were owner-occupied in 1990, vs. 27.8% renter-occupied. These percentages are almost identical to the county-wide figures of 72.4% and 27.6% respectively, but reflect a slight increase in ownership from the 1980 census figures of 69.6% and 30.4%.

<u>Rental vs. Ownership of Occupied Residences</u>						
	<u>Mashpee</u>		<u>Mashpee</u>		<u>County</u>	
	<u>1980</u>	<u>%</u>	<u>1990</u>	<u>%</u>	<u>1990</u>	<u>%</u>
Owner-occupied units	995	69.6	2,279	72.2	56,136	72.4
Renter-occupied units	434	30.4	879	27.8	21,450	27.6
Total occupied units	1,429	-----	3,158	-----	77,586	-----
Persons in owner-occupied	2,517	70.3	5,624	72.6	134,726	73.9
Persons in renter-occupied	1,064	29.7	2,124	27.4	47,619	26.1
Homeowner vacancy rate	-----	3.5	-----	9.6	-----	4.5
Renter vacancy rate	-----	8.1	-----	10.9	-----	12.7
Persons per owner-occ. unit	2.53	-----	2.47	-----	2.40	-----
Persons per rental unit	2.45	-----	2.42	-----	2.22	-----

Existing Subsidized Housing

Subsidized housing units in Mashpee include 30 public units for families and elders, 145 units at TCB Mashpee Village, an MHFA-financed and privately-managed mixed-income housing development, and 57 other privately-owned units subsidized by housing voucher or Section 8 certificate. Including units subsidized by certificates or vouchers, there were estimated to be 232 subsidized units located in Mashpee as of December, 1994, representing about 5.5% of the Town's estimated 4,200 year-round housing units.

The family public housing development on Old Barnstable Road contains one unit designed to accommodate disabled persons in wheelchairs. TCB Mashpee Village was expected to have, as of April, 1995, seven units with special adaptations for disabled persons using wheelchairs. There appear to be no group homes or residential facilities for persons with mental or physical disabilities in Mashpee.

The largest subsidized housing development is TCB Mashpee Village, on Old Barnstable Road just north of Route 151. It consists of 14 two-story walk-up apartment buildings containing 110 units and 35 single-family homes. The development was constructed in 1974 and 1975, and by 1994 was experiencing significant physical problems and deterioration. However, a major renovation project in 1994-1995 by

the new managing agent, Community Builders, Inc., has returned Mashpee Village to excellent condition.

In 1990, the Mashpee Housing Authority opened the 24 unit Frank Homeyer Village senior housing project on Job's Fishing Road and 6 units (3 duplex buildings) of family housing on Old Barnstable Road south of Route 151. Both are in excellent physical condition. However, the Authority reports indicate that the slab-on-grade construction method employed has created complications and additional costs in plumbing and electrical repairs required, suggesting that future subsidized housing development would benefit both in heat savings and repair costs through the provision of basements.

A windshield tour of selected private units occupied by certificate or voucher-holders suggests that, on balance, the low and moderate income occupants of these units fare relatively well in housing condition and access to amenities. Many of these subsidized units are located in attractive condominium developments or Capes and ranches built within the last decade. A major disadvantage of these developments, however, is their reliance on electric heat, resulting in costly winter heating bills.

Subsidized Housing in Mashpee

<u>Location</u>	<u>Type of Units (program)</u>	<u>No. of Units</u>	<u>Size of Units</u>
<i>Public Housing</i>			
Frank J Homeyer Village, Jobs Fishing Road	Ch. 667 Public Housing for elders	24	1 BR
Old Barnstable Road	Family Public Housing	6	3 BR
<i>Subsidized Housing</i>			
Mashpee Village	MHFA, 13a, Section 8	72	1 BR
		38	2 BR
		27	3 BR
		8	4 BR
Subtotal, Mashpee Village		145	
Total EOCD-Defined Subsidized Housing As of December, 1994*		175	
Scattered sites	MRVP Mobile	39	Primarily 2 BR
Scattered sites	PHA Section 8	15	Primarily 2 BR
Scattered sites	Housing Assistance Corp.	3	
Subtotal, Leased Housing**		57	
Total Mashpee Subsidized Units As of December, 1994		232	

**EOCD and the Cape Cod Commission do not include voucher or certificate-subsidized units toward a community's subsidized housing inventory. **Other housing authorities may have issued certificates for units in Mashpee; hence this total may be higher than shown.*

Sources: Mashpee Housing Authority; TCB Mashpee Village Market Study, January, 1994.

Housing Cost vs. Income

Household Income

Between 1979 and 1989, median household income in Mashpee doubled, but incomes in all neighboring were higher. Per capita income showed a much more radical change during the same period. While Mashpee ranked fourth in 1980, it fell to fifteenth and lowest in 1990, probably due to a rapid influx of families with children (more persons per household), while the surrounding towns ranked third, fourth and fifth. As reported by the 1990 census, 5.5% of Mashpee's families (126 families) and 7.4% of its population (577 persons) lived below the poverty level. The percentages were higher for persons 65 or over (8.4%, 91 persons) and for female householder families (24.3%, 89 families).

Household Income Distribution

<u>Household Income</u>	<u>1979</u>	<u>%</u>	<u>1989</u>	<u>%</u>
Under \$9,999	415	28.8	365	11.5
\$10 - 14,999	255	17.7	208	6.5
\$15 - 24,999	338	23.5	556	17.5
\$25 - 34,999	290	20.1	666	21.0
\$35 - 49,999	68	4.7	716	22.5
\$50 - 75,000+	74	5.1	509	16.0

Source: U.S. Census 1980 (1979 data), 1990 (1989 data)

Owner-Occupied Housing Costs 1980 - 1994

Based on 1980 and 1990 U.S. Census figures, Mashpee has consistently had lower owner-occupied single-family housing costs than the surrounding towns. That price gap increased greatly during the 1980's. The average of the 1980 median values in the surrounding towns of Barnstable, Sandwich and Falmouth was \$53,733, or \$3,233 greater than Mashpee's median of \$50,500. By 1990, the surrounding towns had an average median value of \$162,167 vs. Mashpee's \$142,100, a difference of \$20,067. The price differential between Mashpee and the rest of the Cape has continued into the 1990's.

While statistics are not available, local brokers indicate that the pricing of seasonal homes does have an impact upon prices of year-round homes. During the summer, home prices tend to rise, followed by price discounting in the fall. Most seasonal homes are designed and built to allow for year-round occupancy.

Rental Costs 1980 - 1994

Unlike single-family housing costs, year-round rents in Mashpee appear to be higher, if anything, than those in surrounding towns. The higher rents in Mashpee and Sandwich probably reflect both the predominance of single-family housing and the higher percentage of recently-built housing in those towns. Rentals are primarily of either single-family homes or recently built townhouse condominiums.

A survey of Mashpee rental unit prices for the months of November and June from 1990 to 1994 showed that rent levels in Mashpee have neither changed significantly since 1990 nor vary significantly from the

1990 Census (Block Group data) mean contract rent of \$615 for the Town as a whole. Local real estate brokers confirm that this is the case.

<u>Median Rent 1980 - 1990</u>		
Comparison with Other Towns		
	<u>1980</u>	<u>1990</u>
Mashpee	\$243	\$643
Barnstable	\$242	\$575
Sandwich	\$223	\$634
Falmouth	\$215	\$526
County	\$224	\$547

Most units available for year-round rental were condominiums--the majority of which were 2-bedroom units--followed by single-family homes. Few 1-bedroom or 4-bedroom units were advertised. Relatively few winter-only rentals were advertised in November and relatively few summer rentals were advertised in June for each year examined. In June, 1994, four summer rental listings were found at rents ranging from \$1,500 to \$2,400 per month for 2-bedroom or 3-bedroom units.

The types of units available for rent in Mashpee, predominantly 2-bedroom units in condominium developments, with some single-family units, is corroborated by the experience of the Mashpee Housing Authority in its distribution of certificate and voucher-subsidized units. According to the Housing Authority Director, few 3-bedroom units can be found available for rent in Mashpee. One local real estate broker estimates the vacancy in year-round rental units to be less than 5%.

Income vs. Rental Costs

In 1990, the income needed to afford the median rent was \$25,720 in Mashpee vs. \$21,880 county-wide, not including utilities. Adding a modest \$125 per month for utilities raised the needed income to \$30,720 and \$26,880 respectively. For a household at 50% of median income in 1989, affordable rent would be \$282 if \$125 is added for utilities, but only 73 rental units in Mashpee were priced under \$300 per month in 1990. At the same time, more than 20% of households made less than 50% of the median income.

Projected Housing Needs

Because of its size and salience for housing needs, the population aged 65+ is critical to the design of housing efforts. The Massachusetts Institute for Social and Economic Research projects, counter-intuitively, that the share of the Mashpee population aged 65+ will fall from 14.6% in 1990 to 13.1% in the year 2000 and to 11.6% in the year 2010, despite increasing longevity and the age-selective in-migration which Cape Cod has experienced. That projected decline may reflect the reaching of retirement age by the depression-era "baby-bust," and the relatively youthful in-migration to Mashpee in the 1980s.

These estimates of housing units for each sub-population represent the maximum housing need anticipated, as if 100% of households in that category are in need. This is certainly not always the case; in Mashpee, households with members over 65 years of age include the Town's most secure households.

On the other hand, all of the households receiving public assistance or identified as being below the poverty level, whether female-headed or not, pose real reasons for public concern about their housing.

<u>Households and Populations of Housing Concern, 1980 - Buildout</u>									
	<u>1980</u>	<u>1990</u>	<u>1994</u>	<u>1995</u>	<u>2000</u>	<u>2004</u>	<u>2005</u>	<u>2010</u>	<u>Bldout</u>
Total households	1,429	3,252	3,523	3,610	4,050	4,840	4,970	5,630	7,310
Households for subgroups:									
Black	51	107	112	114	123	142	145	158	206
Native American	129	158	166	164	174	199	198	210	289
Asian, etc.	2	12	18	17	23	33	37	48	95
Hispanic	18	40	42	42	48	55	55	61	58
65 Years+	548	939	1,007	987	1,062	1,211	1,224	1,284	1,666
Households of persons with:									
Work disability		159	175	180	202	245	252	287	383
Mobility, self-care limit									
Ages 16-64		116	130	133	147	174	182	210	280
Age 65+		123	130	133	140	158	157	170	214
Mental disabilities		3	3	4	4	5	5	7	
AIDS, HIV		4	5	7	10	13	16	22	
Public assistance		309	333	345	384	460	471	533	693
Homeless persons		3	3	4	4	5	5	7	
Female-headed families	122	382	410	420	480	570	580	660	860
Families below poverty level									
Female-headed		93	100	100	120	140	140	160	210
Total		39	40	40	50	60	60	70	90
Very low income hholds		650	700	720	810	970	990	1130	1460
INDEX OF CONCERN		100.0%	98.2%	96.4%	94.2%	93.3%	90.5%	91.4%	

Sources: U.S. Census of Population & Housing, 1990 & earlier, Mashpee Planning Dept., Herr & James analyses.

In 1994, there were about 1,600 households paying over 30% of their income for housing. That is about double the likely number of households falling into one or more of the categories of concern, if obvious overlaps are discounted. Half of the households spending a large share of income on housing apparently are "none of the above"--not minority, old, disabled, or receiving assistance.

For the 1980-90 period, median household income in Mashpee increased 101%, while the mean value of owner-occupied single-family homes rose 181%. As indicated below, 44% of all Mashpee households were found to be paying 30% or more for housing costs in 1990, notably higher than the County average. The projections indicate 2,000 households still spending more than 30% of income on housing at buildout.

"Fair Share" of Regional Affordable Housing Needs

While this analysis has concentrated on Mashpee's housing needs, an equally important consideration is whether the Town is bearing a "fair share" of the costs and impacts of providing housing for area

residents. The residential housing market, in general, is not limited by town lines; neither are economic or other factors which affect the balance between housing costs and residents' ability to bear them.

<u>Projected Households with Housing Cost Needs</u>						
	<u>1990</u>	<u>1994</u>	<u>2000</u>	<u>2004</u>	<u>2101</u>	<u>Buildout</u>
Year-round housing units	3,902	4,220	4,834	5,756	6,678	8,617
Mashpee households:						
Owner	2,334	2,529	2,895	3,444	3,993	5,180
Renter	918	994	1,155	1,396	1,637	2,130
Total	3,252	3,523	4,050	4,840	5,629	7,310
Households paying over 30% for housing (unless additional subsidies):						
Owner	913	991	1,261	1,472	1,695	2,145
Renter	515	562	716	837	965	1,231
Total	1,429	1,553	1,978	2,309	2,660	3,376
Total Households with cost needs (including those subsidized in 1995):						
Number	1,644	1,790	1,980	2,320	2,670	3,360
% of hholds	51%	51%	49%	48%	47%	46%
Subsidized housing units & households:						
Number	215	232	417	540	725	1341
% of yr-rd units	5.5%	5.5%	8.6%	9.4%	10.9%	15.6%
Households with unmet housing cost needs:						
Number	1,429	1,558	1,563	1,780	1,945	2,019
% of all hholds	44%	44%	39%	37%	35%	28%
Sources: 1990 U.S. Census; Mashpee Planning Department; Herr & James estimates.						

Based on a regional context, as well as local needs, Mashpee's "fair share" of Cape Cod housing efforts may be quantified in any one of three ways, taking 2010 as a "target" year because it is close enough to be understandable and distant enough to allow approaches to mature and be effective:

- 14 units per year, based on a 5% share of Barnstable County's HOME Consortium Consolidated Plan 1995-2000 target of an additional 280 subsidized units Cape-wide per year through 2010;
- 31-36 units per year through 2010, based on meeting the 10% target of the Commonwealth of Massachusetts and the Cape Cod Commission's Regional Policy Plan;
- 79 units per year, based on meeting Herr and James' projection of the town's own growth in housing affordability needs from 1997 to the year 2010.

Federal and state housing policy is increasingly focusing on enhancing the capacity of households to compete in the housing market, and on removing unreasonable impediments in finance, regulation, and infrastructure. The "fair share" targeting of units having attached subsidies may well be obsolete before 2010. An appropriate goal might be to meet the 10% target by 2010, but more important objectives may turn out to be aggressive action to remove obstacles to cost-effective housing development and

utilization of existing stock, and direct support for households in need, regardless of arbitrary numerical objectives.

Additional Housing Needs in Mashpee

Utility Cost Burdens. In addition to the substantial housing cost burdens of many Mashpee households, the cost of utilities, particularly in the winter months, is a significant burden on low and moderate income households, including those households living in subsidized but electrically-heated units. Utility allowances often do not begin to cover these costs; households must pay the balance from their limited remaining income.

Elder Homeowners. Many elder homeowners in Mashpee face cost burdens imposed by rising property taxes and maintenance costs which consume fixed and limited incomes. Homes are deteriorating due to the owners' physical or financial inability to carry out repairs. The Frank Homeyer Village is the only housing facility in Mashpee available for elders who wish to move out of their difficult-to-maintain homes and remain in Mashpee, and there are few resources to help them stay there through maintenance or financial assistance.

Demand for Small Units. Many working single persons seeking 0- or 1-bedroom units are not able to afford the higher-priced 2-or-more-bedroom units available in Mashpee. The Housing Authority receives as many as 70 inquiries per year from working singles who are above income limits for subsidized housing yet who can not afford the more readily-available 2-bedroom units in Mashpee. As of 1990, only 370 (5%) of Mashpee's Census-counted 7,002 units were 0 or 1 bedroom units. Almost 85% were found to be 2 or 3-bedroom units.

Overcrowding. Local housing and social service providers report that, due to high costs of housing, households who cannot afford the cost of either owning or renting their own home double up with other family members in Town. This phenomenon apparently is increasing in Mashpee, and includes children of long-time Mashpee residents who wish to stay and work in the community in which they grew up.

Potential Affordable Housing Sites

Site Suitability for Affordable Housing

In a rapidly growing community like Mashpee, with both fiscal and environmental concerns, creating or maintaining housing affordability without constructing new dwellings clearly deserves first consideration. However, it is likely that new structures on new sites will also need to be developed. If the Town adopts the County's Regional Policy Plan's 10% affordable housing requirement for new residential developments, new residences may be established on scattered sites. Other new housing can be provided through Chapter 40B Comprehensive Permits by private developers or may be constructed by the Housing Authority, Tribal Council or other non-profit organizations, possibly on Town-donated land.

To ensure that such new construction is located in areas which are appropriate for affordable housing but consistent with other Town objectives, criteria to measure the suitability of available sites should

- be consistent with broader community plans, policies and rules,
- indirectly serve other community objectives, such as support for retail centers,

- be good from the residents' perspective relative to proximity to services, integration into the neighborhood, environmental (living) conditions, safety concerns and similar issues, and
- be reasonable from a development cost and feasibility perspective.

Potential Publicly Owned Sites

Summary of Publicly-owned Site Potential

<u>Site #</u>	<u>Acres</u>	<u>Unit potential</u>	<u>Suitability</u>	<u>Comments</u>
<i>Scattered housing sites</i>				
4	0.69	2 - 4	High	Ready to build
5	2.17	5 - 12	High	2 of 4 lots ready to build
6	1.47	1	Medium	Subdivision open space lot
10	4.00	2 - 4	High/Low	One lot buildable, other not
14	0.23	1 - 2	Medium	Needs road and water
20	3.80	4 - 8	Medium	In open space corridor/Refuge
22	0.71	2 - 4	High	Ready to build
<i>Larger or multi-family sites</i>				
1	6.20+	12 - 100	High	Adjacent to existing MHA units
2	6.34	12 - 50	High	Ready to build
3	2.56	10 - 24	Medium	4 parcels on Rt. 28
8	7.54	7 - 56	Med/Low	1 of 2 parcels needs road
9	8.70	12 - 22	Medium	Flooding/cultural issues
13	20.00+	20 - 80	Low	Access/water impact problems
16	11.58	20 - 60	Low	Industrial parcel
18	35.90	25 - 70	Medium	10 acres of "Keeter" site
19	32.25	80 - 120	Low	Critical Wildlife Refuge land

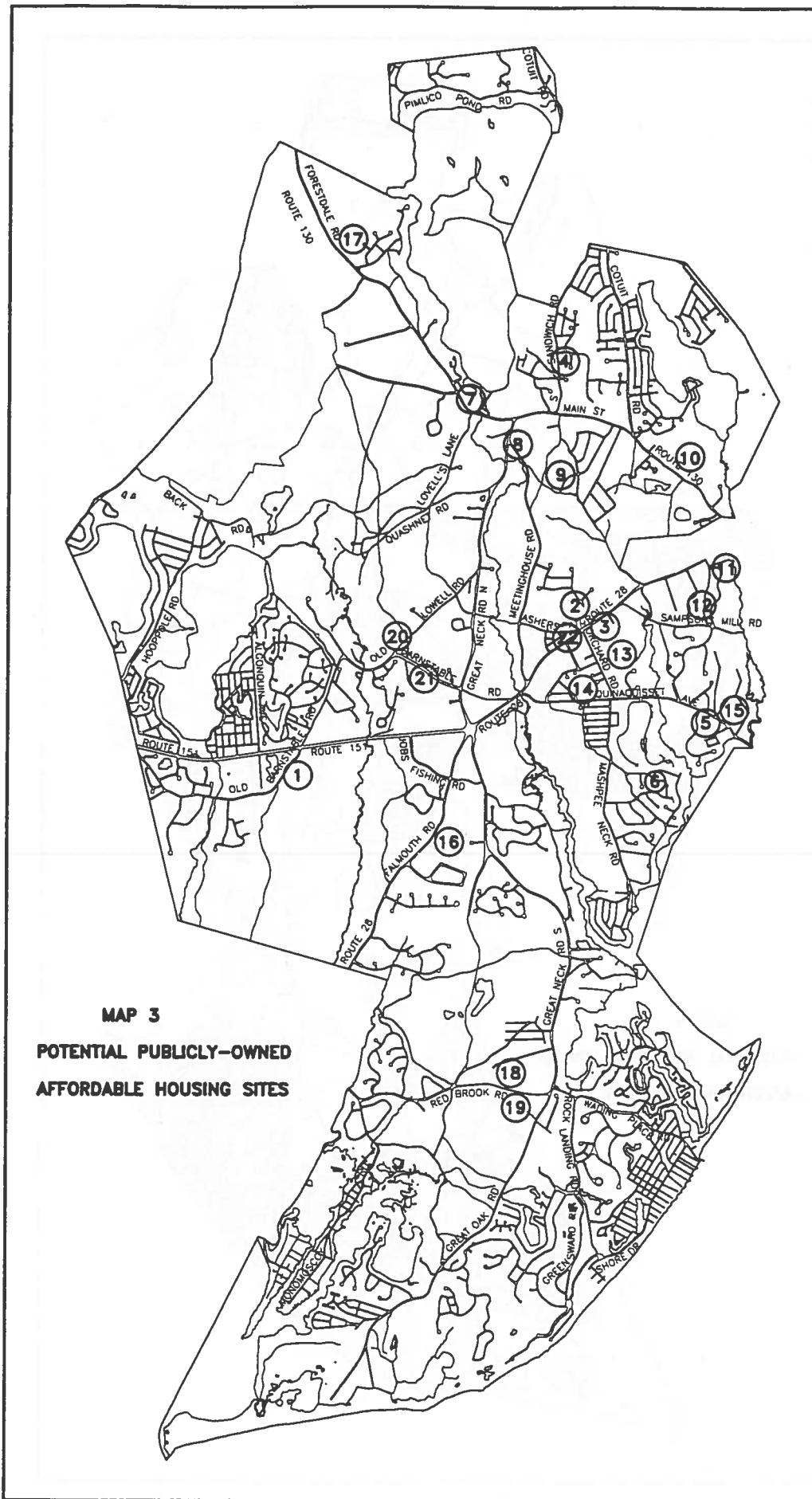
Total potential units 215 - 617

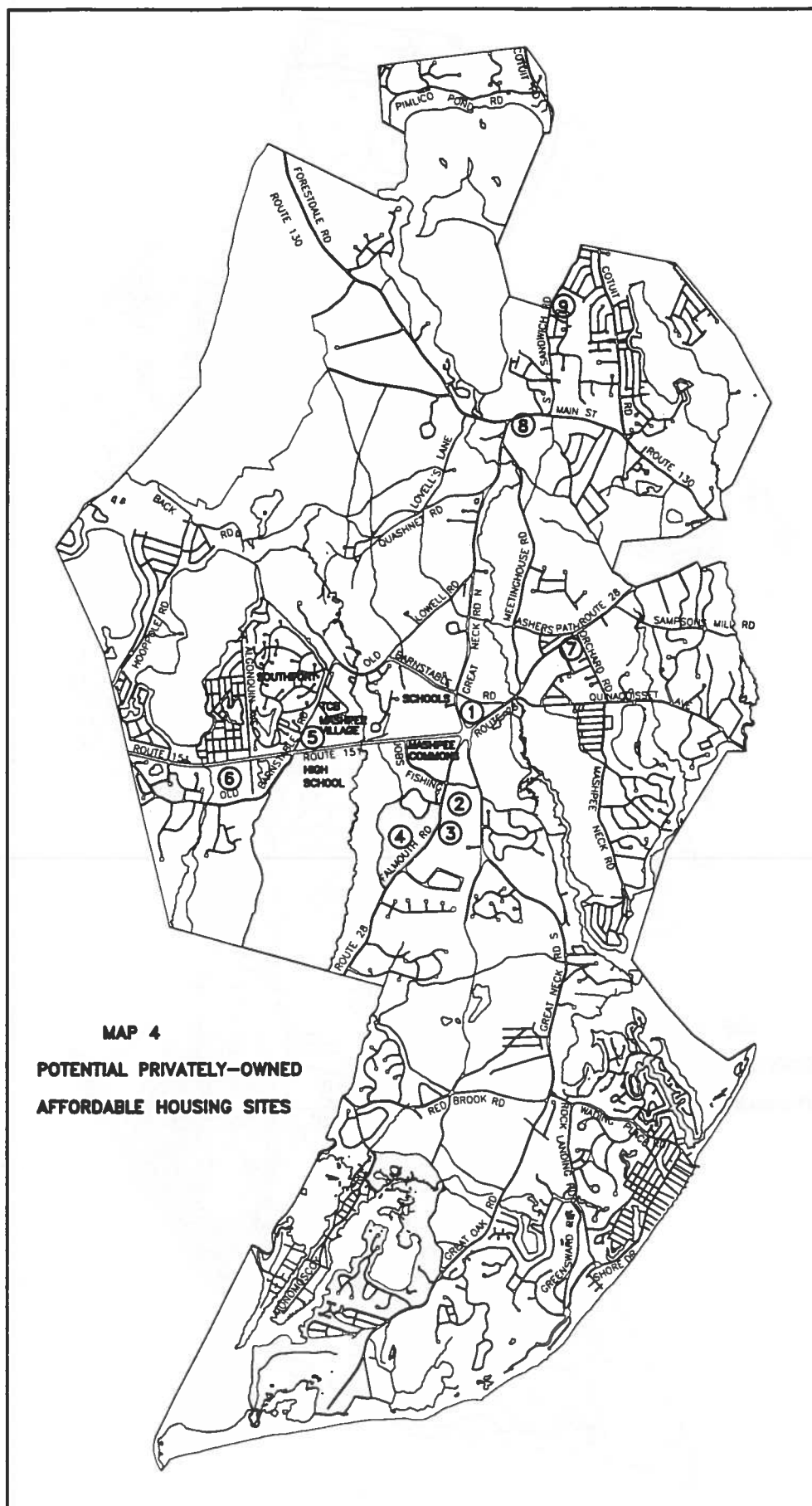
Potential Privately-Owned Sites

While there are literally hundreds of privately-owned sites in Mashpee which might be suitable for scattered-site housing, a few appear to offer potential for larger projects or multi-family housing with an affordable housing component.

Two existing projects identified by Herr & James as having great potential are **Mashpee Commons** and **Southport**. Mashpee Commons is in an ideal location relative to shopping, services, schools and public transportation. Twenty-four units of Mashpee Housing Authority senior housing are currently located at the Commons (Frank B. Homeyer Village on Job's Fishing Road). There are currently 100 units of housing approved as second and third floor space along Steeple Street, although none has yet been built.

The owners of Mashpee Commons are currently seeking zoning changes for revision of their concept for expansion. They wish to develop 200-400 residential units, of which 10%, under the Cape Cod





Commission's regulations for Developments of Regional Impact (DRI), would be affordable for low and moderate-income persons, with a 99-year deed restriction maintaining that affordability. The Commission can require the provision of affordable housing related to the non-residential portion as well.

Housing could also be developed at Mashpee Commons at the higher densities desired by the owners via a Chapter 40B Comprehensive Permit under the Local Initiative Program. At least 25% of such housing would have to be deed restricted affordable. Because the L.I.P. requires approval by the Board of Selectmen prior to filing the 40B application, the Town can seek a higher affordable percentage. Herr & James indicate that 40B units can be age restricted to 55 and over, so a higher percentage may not impact our school system. Should 200 units be developed under Chapter 40B, for example, the Town might seek 50% affordable units, half age restricted, so that 50 affordable senior and 50 family units could be created.

Herr & James suggest that the current financial situation of the Southport project presents opportunities for the Town to secure affordability restrictions on some of the 750 age-restricted units in that project. The town could negotiate for a set-aside of units, affordably priced to low and moderate income seniors. Town participation in the project redevelopment could provide access to housing subsidies such as HOME, Housing Innovations Fund, and/or access to the Low Income Housing Tax Credit Program. MHFA's ElderChoice program is a potential source of tax-exempt financing and tax credits for assisted living developments with 20% of units are priced at affordable levels for lower income elder households.

Other sites present more traditional opportunities to either support or encourage affordable housing done under Chapter 40B. While there are a number of larger private sites in town available for such development, a few appear most suitable due to their location.

Recommended Policies

Policies are formally adopted principles intended to guide the process of achieving our goals and objectives. These housing policies are intended to guide the ongoing activities of the Town and provide direction to developers, to Town boards reviewing their projects, and to others involved in Mashpee housing issues. They are not intended to be regulations, but may be incorporated into or expanded upon in more formal regulations adopted by Town Meeting or Town boards.

It shall be the policy of the Town of Mashpee:

1. To make all appropriate efforts to raise the town's affordable housing stock to 10% of total year-round housing by the year 2015.
2. To define "Affordable housing" as that which meets the affordable housing qualifying criteria established by the Cape Cod Commission in its adopted Policy on Affordable Housing Inventory.
3. To encourage and actively solicit proposals for the provision of affordable housing under the Local Initiative Program established under 760 CMR 45.00.
4. To consider donation of appropriate Town-owned land for the construction of affordable housing.
5. To support construction or redevelopment of affordable housing on appropriate privately-owned residential and mixed use residential and commercial sites, particularly in or near village or commercial growth / activity centers and near major transportation corridors.
6. To actively support any efforts by the Mashpee Housing Authority to provide affordable housing for Mashpee residents, and will direct any affordable housing units or contributions of land or cash

received for affordable housing under County or Town regulations to the Authority or, alternately, to the Housing Assistance Corporation or other appropriate agencies.

7. To implement the Performance Standards prescribed by the Barnstable County Regional Policy Plan in any programs requiring provision of affordable housing by new developments, including the requirements that affordable housing units so created shall remain affordable year-round through the use of deed restrictions that require the units to remain affordable for at least 40 years, and that such restrictions shall be made known to the homebuyer or renter prior to the purchase / occupancy of the unit.
8. To encourage the use of existing structures as a primary means of addressing our affordable housing needs.
9. To seek out, provide support for and encourage the development of innovative strategies designed to address the housing needs of Mashpee residents, with particular attention to the needs of low and moderate income renters.
10. To use all available means to prevent discrimination in housing because of race, color, creed, religion, sex, national origin, primary language, age, political affiliation, physical or mental disability, sexual orientation or any other consideration prohibited by law and will not knowingly approve any development that so discriminates.
11. In any housing projects which it supports, to give special consideration to meeting the housing needs of the most vulnerable segments of our population, including, but not limited to: those with very low incomes (less than 50% of the county median income), single female heads of household, racial minorities, people with AIDS, senior citizens, the homeless, the physically or mentally disabled and others with special needs.
12. To require that affordable housing units that are created for purchase with Town support or through the Town's development review process be available to potential qualifying home buyers through a lottery process, or other process approved by the Town, which incorporates an affirmative action plan.
13. To favor existing Mashpee residents in the provision of affordable housing to the extent allowed by law.
14. To support programs designed to provide the community with information on, and promote awareness about, housing problems, needs, issues and opportunities in Mashpee.

Action Plan

In response to the housing affordability problems facing our residents and the goals and objectives we have set for reducing those problems, there are a variety of actions that appear to be appropriate for Mashpee. They fall generally into four categories: regulatory changes, organization, land donations and other activities.

Regulatory Changes

A variety of regulatory strategies which could assist in the creation of affordable housing are discussed in detail in the full-text plan. The following strategies may be appropriate for Mashpee:

1. **Allow construction of two-family homes on individual lots under the Local Initiative Program subject to the following conditions:**
 - a) Either the lot shall have 1.5 times the area required in the applicable zoning district or it shall be serviced by a public sewer or by an advanced denitrifying on-site wastewater system approved by the Board of Health;

- b) At least one of the two residential units shall be deed restricted for at least 99 years so that it is available at a cost which is affordable to households earning no more than 80% of the county's median household income at 30% of gross annual income and shall otherwise meet the criteria adopted by the Cape Cod Commission for inclusion in the Town's inventory of affordable housing;
 - c) Any sale or rental of affordable units shall be done in a fair, open and affirmative manner under an affirmative fair marketing plan or under the supervision of the Mashpee Housing Authority;
 - d) Unless constructed as part of a planned retirement community under the Open Space Incentive Development Bylaw, under the Local Initiative Program or constructed and owned by the Mashpee Housing Authority or a similar non-profit agency, one unit shall be occupied by the owner of the lot;
 - e) Any structure built or modified for two-family use shall be designed, by the location of entrances, rooflines, provision of parking, etc., so that it is compatible with any surrounding residential land uses.
- 2. Allow development or expansion of mobile home parks or subdivisions under the following conditions:**
- a) County and, preferably, state criteria for units which qualify for inclusion in the Town's inventory of affordable housing are changed so that year-round mobile homes in mobile home parks or subdivisions are considered, by definition, affordable housing without a requirement for permanent deed restrictions or for public financial subsidies. (This condition could be waived if a project qualifies under the Local Initiative Program for inclusion in the EOCD affordable housing inventory.);
 - b) Any new mobile home sites created shall be served by a public sewer or by an advanced denitrifying wastewater treatment facility;
 - c) At least one-half of any new sites created shall be restricted to occupants who are at least 55 years of age;
 - d) Any new mobile home parks, subdivisions or sites shall be designed to be compatible with, or not visible from, any surrounding residential area and shall require special permit approval from the Planning Board in addition to required plan approval by the Board of Health.
- 3. Allow development of residential compounds and co-housing projects under the following conditions:**
- a) The number of residential units allowed shall be based on the number allowed on the parcel under the applicable zoning regulations in that zoning district;
 - b) All units shall be served by a public sewer or advanced denitrifying on-site wastewater disposal system;
 - c) Unless all units are owned by members of the same family, at least 25% of units shall be deed restricted for at least 99 years so that their price remains affordable to households making no more than 80% of the median household income for the county and shall otherwise meet the qualifying criteria of the Cape Cod commission for inclusion in the Town's affordable housing inventory.
- 4. Allow development of accessory residences, with no minimum square footage, as either internal modifications to existing residential structures or as separate structures on the same lot under the following conditions:**
- a) Any such accessory residence will require special permit approval by the Board of Appeals;
 - b) An accessory residence may only be created in a separate structure from the main residence if the lot has at least 1.5 times the area required in the applicable zoning district or, within existing developed residential areas, at least 1.5 times the average lot size of those parcels within 500 feet, and has a minimum area of 20,000 square feet.

- c) An accessory residence may be created in a separate structure from the main residence only if a deed restriction is recorded prohibiting any future division of the parcel on which it is located to create two separate building lots;
 - d) Permits for accessory residences shall be issued to the property owner and not to the property itself and shall be renewable and revocable to ensure compliance with zoning requirements and permit conditions;
 - e) The owner of the lot shall be required to maintain his / her primary residence on the premises;
 - f) Any such residence shall be designed so that it is compatible in appearance with neighboring residential structures.
5. **For any project that will create a significant number of (summer) seasonal jobs, the developer shall provide or make provisions for suitable housing for those seasonal employees not already living in Mashpee or nearby towns. Such housing may be provided on the project site or elsewhere in a residential or non-residential zone.**
6. **Allow conversions of existing residential or non-residential structures to multi-family housing under the following conditions:**
- a) The structure will be owned and operated by the Mashpee Housing Authority or a similar non-profit housing agency or at least 50% of the units so developed shall be restricted by deed to rental levels affordable by households having no more than 80% of the median household income for the county and shall otherwise qualify for inclusion in the Town's affordable housing inventory under the rules of the Cape Cod Commission;
 - b) A special permit shall be required from the Planning Board under regulations to be specified in the Zoning Bylaw.
7. **Allow alternate housing types such as congregate and life-care housing or group homes for persons with special needs under the following conditions:**
- a) Group homes shall be allowed by special permit from the Board of Appeals in any residential zone;
 - b) Congregate, life-care and similar housing facilities shall require a special permit from the Planning Board and may be located only in areas of the town specified in the Zoning Bylaw.
8. **Simplify mixed-use development regulations.**
 Under the existing Open Space Incentive Development Bylaw, mixed-use development (residential/commercial) is allowed in commercial districts. All residential types except single-family homes are allowed in such areas. Mixed use is allowed in OSID developments outside commercial zones, but only as a limited retail component internal to a project and intended primarily to service its inhabitants. Because of the Town's traditional concerns about groundwater quality and school population, multi-family bylaws like OSID have always restricted 95% of units to 2 bedrooms. As a result, the transfer of development rights provisions of the OSID bylaw focus heavily on bedroom counts, which makes the bylaw more cumbersome and less flexible than it could be. In order to facilitate the use of transfer of development rights and mixed-use development, the OSID bylaw should be simplified. In addition, mixing deed-restricted affordable housing units into commercial developments, possibly through the commercial center bylaw (now intended for multi-user commercial projects) should be considered.
9. **Modify subdivision standards for small affordable subdivisions.**
 The Planning Board should consider formalizing a set of reduced street width, paving and drainage standards for subdivisions of less than 5 lots and for larger subdivisions which will include at least 25% deed-restricted affordable housing. Access standards should also be developed for co-housing and residential compounds that include deed restrictions on resale prices and on resubdivision into smaller lots.

10. Exempt affordable housing projects from building permit caps and subdivision phasing requirements.

Residential projects which include at least 25% deed restricted affordable housing which meets the Cape Cod Commission guidelines for inclusion in our housing inventory should be exempted from the annual 2 1/2% building permit cap and 20% annual project phasing requirements of Section 174-26 of the zoning bylaw.

11. Require that all subdivisions of 10 or more lots, or other residential projects with 10 or more units, set aside 10% of lots or units for deed-restricted affordable housing within the town of Mashpee.

This is a requirement of the Regional Policy Plan that requires local enforcement for projects of less than 30 units. As discussed in a previous section, there are a variety of alternatives, such as cash contributions, to actual development of on-site affordable housing. Such units or contributions should be directed to, and managed by, the Mashpee Housing Authority or the Housing Assistance Corporation of Hyannis. In order to ease the impact of this requirement on land developers, a variety of incentives should be considered. For example, 10 lots might be allowed on land which normally would have the required area for 9, or the 10th lot might be allowed to have less than the normally required area or frontage, or one extra market rate lot / unit might be allowed for each two affordable lots / units.

12. Consider "linkage fees" to cover the affordable housing needs created by non-residential projects.

The Regional Policy Plan indicates that non-residential development projects should be evaluated regarding any need they may create for affordable housing and should provide such housing or contribute to its development. Mashpee could consider adopting a bylaw similar to that adopted by Nantucket, or we might extend affordable housing impact fees to cover non-residential construction.

Organization

1. The Town will create an Affordable Housing Committee.

Such a committee would include a range of public and private interests within the community including real estate, development, housing advocacy, minorities, persons with special needs, the Mashpee Housing Authority, Selectmen, Planning Board, Board of Appeals, Council on Aging and the Wampanoag Tribal Council. The group would develop housing policy, review proposals for affordable housing projects and identify and facilitate opportunities for increased housing affordability in Mashpee on an ongoing basis. It might be formally established as the Town's Local Housing Partnership, in which case its formal approval would be required, in addition to that of the Board of Selectmen, for all Local Initiative Program housing projects.

2. The Town will develop and adopt a Housing Development Action Plan.

The Affordable Housing committee will work with the Planning Department and other Town agencies to write a Housing Development Action Plan under the provisions of 760 CMR 46.00 and to seek its approval by the Board of Selectmen and the Secretary of the Mass. Executive Office of Communities and Development. The Plan would give the Selectmen strong input to any state subsidy financing decisions for Chapter 40B projects in Mashpee, will create a "rebuttable presumption" in terms of state review that any Board of Appeals decisions under Chapter 40A are "consistent with local needs" (a key basis for 40B approval or denial decisions) if they are consistent with the Plan and will facilitate the town's participation in the "Local Initiative Program."

3. The Town will consider creation of a Community Development Corporation for Mashpee or for the Upper Cape.

A Community Development Corporation is a non-profit organization which is eligible for public and charitable funding for activity such as rehabilitation or construction of affordable housing for low-

income community residents or job-creating economic development initiatives. Because of the need for strong member commitment and possible paid professional staff requirements, a CDC serving Mashpee, Falmouth, Bourne and Sandwich which dealt only with affordable housing issues might be most successful. On the other hand, a Mashpee-only CDC might be feasible if it combined both housing and economic development functions.

Town Land Donations

1. The Town will offer suitable lands to the Mashpee Housing Authority for construction of affordable housing.

The Town currently owns 16 sites, with a total of 131.07 acres, which were reviewed for affordable housing site suitability. Four sites, with 5.07 acres and a potential for 11 to 24 units, ranked high for scattered site single- or two-family housing. Two other sites, with 12.54 to 32 acres and a potential for 24 to 150 units, are suitable as larger multi-family public housing sites. These sites, identified as sites 1, 2, 4, 5, 10 and 22, should be made available to the Housing Authority for construction of public housing should it receive construction funding either through federal or state subsidies or via County 10% set-aside requirements or Town requirements for 10% set-aside, impact fees or linkage fees. Seven other sites, with 45.5 acres and a potential for 55 to 131 units, ranked medium in suitability and should be considered further for use by the Housing Authority if they obtain construction funding.

2. The Town may solicit proposals from non-profit organizations or private developers to construct affordable housing on suitable Town lands.

Should the Housing Authority not have access to construction funding, the Town might consider proposals from other agencies, non-profits and private developers to construct affordable housing on the sites ranked high in suitability for such use. At least a majority of the units to be built under any such proposals would have to be deed restricted affordable and otherwise meet all the DHCD criteria for inclusion in our affordable housing inventory.

Other Activities

1. The Town will coordinate with, and encourage the work of, organizations providing affordable housing assistance to Town residents.

The Town will provide data, staff assistance, support for grant applications and similar assistance to organizations such as the Mashpee Housing Authority, Housing Assistance Corporation, Habitat for Humanity of Cape Cod, the Cape Community Housing Trust, the proposed Wampanoag Indian Housing Authority and similar organizations providing housing assistance to Mashpee residents.

2. The Town will support programs which reuse existing structures to create affordable housing.

Using funds generated by County and Town 10% set-asides, impact fees or linkage payments, the Town could work with the Housing Authority to provide assistance with home purchase down payments or rehabilitation in exchange for long-term deed restrictions on resale price. The Town and Authority could purchase existing homes and either resell them with affordability restrictions or maintain them as rentals owned by the Housing Authority. The Town will supplement such activities by working with non-profit organizations with access to lower-interest home purchase and rehabilitation loans and with the Massachusetts Housing Finance Agency (First Time Homebuyer General Lending Program), the Massachusetts Housing Partnership (Soft Second Loan Program), the Federal National Mortgage Association (Fannie 97), the federal HOME program (tenant/homeowner assistance and rehabilitation), the local banking community (under the Community Reinvestment Act) and any other available funding source.

3. The Town will assist programs which provide for rehabilitation of existing structures for affordable housing.

The Affordable Housing Committee will attempt to educate Mashpee residents regarding low-interest home rehabilitation loans available through the Housing Assistance Corporation and the Cape Cod Affordable Housing Loan Consortium and will otherwise assist those agencies in serving Mashpee residents. If legal, the Town may consider using some funds obtained through 10% set-asides, impact fees or linkage payments to assist with major home repairs to maintain habitability, or home adaptations for disabilities or illnesses, in exchange (if appropriate) for long-term affordability restrictions. The Town and Committee will also explore the recruitment of volunteers in the building trades to assist needy residents with such repairs or adaptations.

4. Resale price restrictions will be considered in setting assessed value.

Where affordable homeowner or rental housing has been created with permanent or 99-year deed restrictions limiting resale price, such restrictions will be taken into account in setting assessed value for property tax purposes.

5. The Town will consider waiving or reducing municipal fees for permanently deed-restricted affordable housing, and support similar waivers or reduction by other agencies.

The Town will waive building permit fees for affordable housing projects undertaken by the Mashpee Housing Authority unless those fees will be funded by federal or state grant funds. The Town will waive building permit fees for deed-restricted affordable housing created under the Local Initiative Program. The Town will consider waiving or reducing building permit fees for other housing with resale deed restrictions which preserves its affordability for at least 99 years. The Town will include language requesting waiver of roadway betterments for Mashpee Housing Authority properties, and any housing with resale deed restrictions which preserve affordability for at least 99 years, in any articles submitted to Town Meeting for roadway takings, if such language is determined to be legal. The Town will support similar waiver of any betterments assessed by the Mashpee Water District, and will request that the District waive system connection fees or system development charges for Mashpee Housing Authority properties or deed-restricted affordable housing units.

6. The Town will develop affordable housing design guidelines.

In order to help integrate affordable housing projects into Mashpee neighborhoods, the Town will develop site location, site design, landscaping, architectural and maintenance guidelines for affordable housing being reviewed by or supported by the Town. The Affordable Housing Committee will work with the Planning Board, Design Review Committee, Board of Appeals, Planning Department and other appropriate agencies in developing such guidelines.

7. The Town will support the establishment of housing for persons with special needs.

The Affordable Housing Committee will invite the cooperation of provider and social service agencies in developing a group home for persons with special needs in Mashpee.

8. The Town will actively participate in the state's Local Initiative Program in order to assist in the creation of affordable housing for our residents.

The Local Initiative Program was established in 1990 to encourage and recognize local activities which create affordable housing but do not require federal or state financial subsidies. The key requirement of the program is that housing units are created which are affordable for sale or rent to persons or households with incomes averaging at or below 80% of the regional median household income, and that those housing units are subject to "use restrictions" restricting occupancy only to such persons for at least 5 years (but preferably "as long as is practicable").

The Department of Community Affairs provides technical assistance in evaluating sites, selecting developers, reviewing proposals, determining project feasibility, monitoring compliance with use restrictions and developer agreements and similar tasks. This assistance is considered a state subsidy, and allows any affordable units created under the program to qualify for the MGL Chapter 40B affordable housing inventory and toward meeting our 10% affordable housing goal.

9. The Town will encourage privately-initiated affordable housing projects on suitable sites.

In order to encourage private development of such sites under the Local Initiative Program, the Town will review each site as part of the development of its Housing Development Action Plan, will formally designate those which appear most suitable, and will offer to work with owners to develop projects which will have a high likelihood of approval by the Selectmen under the Local Initiative Program. Many of the regulatory changes noted earlier will also be targeted toward such designated sites, including density bonuses for affordable units, increased lot coverage allowances and provisions for mixed-use development.

10. The Town will seek formal recognition of year-round residences in mobile home subdivisions and parks, as well as rental subsidized through certificates and vouchers, as "affordable" for purposes of the MGL Chapter 40B housing inventory and state and county 10% affordable housing goals.

The Town will petition DHCD and the Housing Appeals Committee for this change, and consider requesting legislation amending Chapter 40B to include mobile homes and rentals subsidized through certificates and vouchers in its definition of affordable housing. The Town will also request that the Cape Cod Commission include such units in its qualifications for meeting regional housing goals specified in the Regional Policy Plan, in the interest of "fairness" in assessments of towns' relative provisions for affordable housing and in recognition of the reality of reduced or eliminated state and federal housing construction subsidies.

11. The Town will attempt to reduce the need for housing subsidies through active efforts to increase residents' incomes.

Mashpee's housing affordability problems are defined by the severe burdens placed on our low-income residents by the cost of housing in a market distorted by higher income retirees and seasonal residents from other areas. Many residents are on the edge of homelessness that could be triggered by loss of a job or some other financial crisis. Their housing costs also restrict money available for food, clothing, education, savings, medical care and the normal amenities of life. Most of the focus of this plan is on reducing the price of housing. However, the Town is also actively engaged in an effort to increase residents' incomes through entrepreneurship programs, job training and other economic development efforts aimed at attracting or creating higher-wage, less seasonal jobs.

12. The Town will continue to support Independence House and similar shelters for persons made homeless by domestic violence.

The Town currently provides funding to Independence House, a shelter for battered women and their families, through human service funds distributed through the Board of Health. Battered women, with and without children, represent one of the most "at risk" groups for becoming homeless and represent one-quarter of the sheltered homeless population on the Cape (according to the Housing Assistance Corporation). The Town will actively participate in the Barnstable County HOME Consortium's efforts to establish 2 additional transitional housing facilities for battered women and their families.

13. The Town will continue to support programs aimed at reducing drug and alcohol abuse, which frequently leads to homelessness.

According to the Housing Assistance Corporation, approximately 40% of the sheltered homeless population on Cape Cod are people who suffer from alcohol or other drug abuse. The Town will continue to provide support, via the Board of Health, for the Cape Cod Council on Alcoholism, Cape Cod Human Services, the Thorne Clinic and similar organizations involved in drug and alcohol abuse prevention, reduction and rehabilitation.

15. The Town will actively participate in the Barnstable County HOME Consortium.

HOME is a federal program that provides funding for the creation of affordable housing. The Barnstable County HOME Consortium, established in 1994, is the primary conduit for use of HOME funds on Cape Cod, administered by the Cape Cod Commission with assistance of an Advisory

Council representing all Cape Cod towns, including Mashpee. For fiscal years 1995 and 1996 the Consortium received \$671,000 annually in HOME funds. According to its 1995 - 2000 Consolidated Plan, the Consortium hopes to create 600 - 800 affordable rental units and 400 - 600 additional affordable homeownership opportunities through HOME funds and other resources. It also hopes to assist 200 very low and low-income homeowners with assistance to address critical home repairs, reduce mobility problems, improve energy efficiency and deal with septic system upgrades which may be required under revised state regulations.

16. The Town will attempt to ensure that housing constructed or substantially remodeled under its affordable housing programs can accommodate persons with mobility impairments and other special needs.

In addition to meeting the requirements of the Americans with Disabilities Act, which apply primarily to larger structures, the Town will require that at least 25% of affordable housing developed or approved by the Town is universal or adaptable relative to special needs accommodations. "Universal" housing is designed and built to immediately accommodate residents with mobility limitations (e.g., housing units with ramps and wide doorways, grab bars, shower seats, banisters on both sides of stairwells). "Adaptable" housing can be easily upgraded to accommodate persons with special needs (e.g., building weight-bearing studs into walls to support the future installation of grab bars).

17. The Town will attempt to ensure equal opportunity in access to all housing developed under its affordable housing programs.

With Mashpee residents given first priority to the extent allowed by law, affordable housing units developed with the Town's support, or requiring Town review and approval, will be made available to potential homebuyers through a lottery process which incorporates an affirmative action plan or, for housing developed or to be owned by the Mashpee Housing Authority, by a method approved by the Authority.

